

**Information to identify the case:**

Debtor 1	<u>Dominic DiGrazio</u>	Social Security number or ITIN	xxx-xx-5272
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda DiGrazio</u>	Social Security number or ITIN	xxx-xx-1955
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-17811-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dominic DiGrazio

Linda DiGrazio

6/10/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dominic DiGrazio  
Linda DiGrazio  
Debtors

Case No. 19-17811-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 10, 2022

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	Dominic DiGrazio, Linda DiGrazio, 1 Gregory Lane, East Hanover, NJ 07936-1609
518188851	Chrysler Capital-Lease, P.O. Box 660647, Dallas, TX 75266-0647
518188858	Goodyear Credit Card Payments, P.O. Box 9001006, Louisville, KY 40290-1006
518297868	Lakeview Loan Servicing, c/o M&T Bank, Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 1424
518188864	Macy's Payments, PO Box 9001094, Louisville, KY 40290-1094
518188867	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
518188868	Sunoco, Inc., PO Box 78056, Phoenix, AZ 85062-8056
518188879	Teacher's Federal Credit Union, PO Box 9005, Smithtown, NY 11787-9005
518249797	+ Teachers Federal Credit Union, 102 Motor Parkway, Hauppauge, NY 11788-5109
518188883	Wawa Credit Card, PO Box 6139, Sioux Falls, SD 57117-6139

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 10 2022 20:39:00	Santander Consumer USA Inc. dba Chrvsler Capital a, PO Box 961278, Ft. Worth, TX 76161-0278
cr	+ Email/PDF: bncnotices@becket-lee.com	Jun 10 2022 20:40:58	Toyota Motor Credit Corporation, Attn Becket & Lee, LLP, PO Box 3001 Dept., Malvern, PA 19355-0701
518188849	EDI: CITICORP.COM	Jun 11 2022 00:28:00	Best Buy Credit Services, PO Bix 9001007, Louisville, KY 40290-1007
518210337	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 10 2022 20:39:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
518316291	EDI: CRFRSTNA.COM	Jun 11 2022 00:28:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518188850	EDI: CAPITALONE.COM	Jun 11 2022 00:28:00	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
518247898	+ EDI: AIS.COM	Jun 11 2022 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518301585	Email/PDF: bncnotices@becket-lee.com	Jun 10 2022 20:40:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518188852	EDI: CITICORP.COM	Jun 11 2022 00:28:00	Citi Cards, PO Box 70166, Philadelphia, PA

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			19176-0166
518321934	+ EDI: CITICORP.COM	Jun 11 2022 00:28:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518188853	EDI: WFNNB.COM	Jun 11 2022 00:28:00	Comenity Bank/Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
518188854	EDI: CRFRSTNA.COM	Jun 11 2022 00:28:00	Credit First N.A./Firestone, PO Box 81344, Cleveland, OH 44188-0344
518188855	Email/PDF: creditonebknofications@resurgent.com	Jun 10 2022 20:40:37	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518188856	EDI: CITICORP.COM	Jun 11 2022 00:28:00	ExxonMobil, P.O. Box 78072, Phoenix, AZ 85062-8072
518188857	+ EDI: PHINGENESIS	Jun 11 2022 00:28:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
518188859	EDI: CITICORP.COM	Jun 11 2022 00:28:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518188860	EDI: IRS.COM	Jun 11 2022 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518188861	Email/Text: PBNCNotifications@peritussservices.com	Jun 10 2022 20:37:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
518311660	Email/PDF: resurgentbknofications@resurgent.com	Jun 10 2022 20:40:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518188862	EDI: RMSC.COM	Jun 11 2022 00:28:00	Lowe's/ SYNCB, PO Box 530914, Atlanta, GA 30353-0914
518188863	Email/Text: camanagement@mtb.com	Jun 10 2022 20:38:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
518242129	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 10 2022 20:40:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518188865	Email/Text: Mercury@ebn.phinsolutions.com	Jun 10 2022 20:38:00	Mercury, Card Servoces, PO Box 84064, Columbus, GA 31908-4064
518188866	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 10 2022 20:40:45	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
518315958	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
518711668	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711669	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518315956	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518313362	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541
518313332	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518320131	EDI: PRA.COM	Jun 11 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518311651	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 10 2022 20:40:40	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518281670	EDI: Q3G.COM	Jun 11 2022 00:28:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

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518188869	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
518315898	+ EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518188870	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518190622	+ EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518188871	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061
518188872	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/JCP, PO Box 960061, Orlando, FL 32896-0061
518188873	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/Lenscrafters, PO Box 960061, Orlando, FL 32896-0061
518188874	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/Mavis, PO Box 960061, Orlando, FL 32896-0061
518188875	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/Old Navy, PO Box 960061, Orlando, FL 32896-0061
518188876	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/PCRI, PO Box 960061, Orlando, FL 32896-0061
518188877	EDI: RMSC.COM	Jun 11 2022 00:28:00	Synchrony Bank/SR, PO Box 530916, Atlanta, GA 30353-0916
518205426	+ EDI: AIS.COM	Jun 11 2022 00:28:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518252231	+ Email/Text: bncmail@w-legal.com	Jun 10 2022 20:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518188880	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 10 2022 20:38:00	Toyota Financial Services, 4 Gatehall Dr #350, Parsippany, NJ 07054
518188878	EDI: WTRRN BANK.COM	Jun 11 2022 00:28:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
518294297	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 10 2022 20:38:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518744618	Email/PDF: bncnotices@becket-lee.com	Jun 10 2022 20:40:41	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518188881	EDI: USBANKARS.COM	Jun 11 2022 00:28:00	U.S. Bank, P.O. Box 790179, Saint Louis, MO 63179-0179
518188882	EDI: RMSC.COM	Jun 11 2022 00:28:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 54

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518301586	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518318327	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541

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518711704	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711754	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711761	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711798	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711806	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711705	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711755	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711762	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711799	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711807	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518320132	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian E Caine	on behalf of Creditor Lakeview Loan Servicing LLC bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Jessica M. Minneci	on behalf of Joint Debtor Linda DiGrazio jminneci@middlebrooksshapiro.com
Jessica M. Minneci	on behalf of Debtor Dominic DiGrazio jminneci@middlebrooksshapiro.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Dominic DiGrazio middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Linda DiGrazio middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

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Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9